This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of authenticating an action performed at a control point by a user involving a token which is issued to the user and which is involved with the user performing the action, ~~said token being connectable to a network having a token issuer accessing a database of issued tokens and a control point operator accessing a database of approved control points,~~ said method comprising:

~~obtaining information from said control point by said token~~using the token to authenticate the user to the control point to perform the action using the control point;

~~transmitting via said network from said token said information obtained by said control point and information regarding said token, said information being transmitted to said network from said token;~~

~~receiving at said token an authentication of~~ using the token to authenticate said control point ~~to perform the action~~ and an authentication of said token;

~~a token issuer issuing said token to said user; and wherein~~

~~transmitting to said control point said authentication of said token,~~

~~wherein~~ the token is a mobile wireless communication device, ~~and said authenticating the control point occurs between said token and said token issuer.~~

2.   Cancelled.

3.   Cancelled.

4.   (Currently Amended) The method of claim 1, wherein said mobile

communication device communicates with said token ~~issuer~~ using a wireless communication path.

     5.   Cancelled.

     6.   (Currently Amended) The method of claim 1, further comprising said control point authorizing said action based on ~~information~~ authentication of said token and authentication of said control point provided by said token.

     7.   (Original)   The method of claim 1, wherein said action comprises a financial transaction.

     8.   (Currently Amended) The method of claim 1, wherein said authenticating comprises access control to a physical location beyond said control point.

     9.   (Previously presented)   The method of claim 1, wherein said authenticating said control point comprises notifying said user whether said control point has authorization for said action.

     10.   (Currently Amended) A method of authenticating a control point involving an action performed by the control point by a user involving a token which is issued to the user of the token and which is involved with the user performing the action, said control point connectable to a network having a control point operator accessing a database of approved control points, said method comprising:

     ~~the token~~ obtaining information regarding said control point;

     transmitting said obtained information regarding said control point and information regarding said token to said network via said control point;

     via said control point, receiving at said token authentication information of said control

point, said authentication information relating to said database of approved control points and having been received from said network connectable to said control point, the token authenticating said control point based on said received authentication information,

wherein said control point ; and

using the token to authenticates the user to the control point to perform the action using the control point based on information received from said network and

wherein ;

a token issuer issuing said token to said user; and wherein

the token is a mobile communication device, and said authenticating said control point occurs between said token and said token issuer.

11.   (Currently Amended) The method of claim 10, wherein said information regarding said token is obtained transmitted to said control point by physically presenting a said token, which performs authentication of said control point.

12.   (Cancelled).

13.   (Cancelled).

14.   (Currently Amended) The method of claim 10, wherein said mobile communication device communicates with said token issuercontrol point using a wireless communication path.

15.   (Currently Amended) The method of claim 10, wherein said token communicates with said token issuer using a communicationsaid network of said control point.

16.   (Currently Amended) The method of claim 10, further comprising said control point authorizing an action based on information provided by said token.

17.　　(Original)　　The method of claim 16, wherein said action comprises a financial transaction.

18.　　(Currently Amended) The method of claim 16, wherein said action comprises access control to a location beyond a physical location of said control point.

19.　　(Currently Amended) The method of claim 10, wherein said ~~method further comprises the step of:~~

~~authenticating said control point comprises~~ notifying ~~a~~ said user whether said control point has authorization for said action.

20-22. Cancelled.

23.　　(Currently Amended) A device for authenticating a control point involving an action performed by the control point by a user involving the device which is issued to the user and which is involved with the user performing the action comprising:

a wireless communication portion that obtains information regarding said control point and communicates wirelessly with an external entity to authenticate said control point based on said information and to authenticate the user to the control point to perform the action using the control point, said wireless communication portion configured to transmit authentication of said device to the control point after having been received from said network; and

~~a token issuer issuing said token to said user; and~~

a user interface portion, coupled to said communication portion, to indicate a result of said authentication of the control point to a user~~; and wherein~~

wherein the device is a mobile communication device and said communication authenticating said control point ~~and said user device occurs between said token and said issuer~~is

received from over said network.

24.   (Cancelled).

25.   (Cancelled).

26.   Cancelled.

27.   (Previously presented)   The device of claim 23, wherein said action comprises a financial transaction.

28.   (Previously presented)   The device of claim 23, wherein said action comprises access control.

29.   (Previously presented)   The device of claim 23, wherein said user interface portion notifies said user whether said control point has authorization for said action.

30.   (Previously presented)   The device of claim 23, wherein said user interface portion comprises a display device.

31.   (Previously presented)   The device of claim 23, further comprising a card that connects with said communication portion, said card containing information regarding one of said device and said user.

32.   (Previously presented)   The device of claim 23, wherein said communication portion is temporarily coupled to said device.

33.   (New) A method of obtaining physical access to a location beyond a physical location of a control point, said method comprising the steps of:

exchanging information between a control point and a token;

transmitting at least part of said exchanged information that includes information about said control point to an entity trusted by said token;

receiving from said network authentication of said control point;

obtaining access to said physical location beyond said control point.

34.   (New) The method according to claim 33, wherein said token receives authentication of said control point from said control point.

35.   (New) The method according to claim 33, wherein said control point receives authentication of said token from said token.